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November 1985

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business						
Ordinary companies or departments						
Combination companies or departments						
Group						
CANADA						
All ordinary business						
Group						

The survey provides timely sales results of a sample of companies that report their totals of sales (policies, face amount, annualized premium, and number of persons). From these data, premium per $1,000, average size policy, and premium per policy as well as trends in these data are developed.

The definition of new sales excludes renewals, increases due to cost-of-living or guaranteed-option insurance, conversion of term insurance exceeding 12 months' duration, and products without insurance (e.g., annuities and Canadian pension plans). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 63 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 70 percent of the 1983 Canadian ordinary volume sold. Since industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics such as premium per $1,000 derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales results (under new group insurance contracts). These results are based on the experience of 53 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. Due to force categories and/or parent losses, the number of contributing companies or departments in each

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (16)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$6 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	
January																			January
February																			February
March																			March
April																			April
May																			May
June																			June
July																			July
August																			August
September																			September
October																			October
November																			November
December																			December
Year total																			Year total
Year to date	$4,612,382	$5,098,908	111%	$492,431,282	$492,300,213	100%	8,794,592	8,561,875	97%	$10.20	$10.56	104%	$51,444	$57,499	112%	$526	$ 602	110%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group																			Total group
Month	$ 350,109	$ 363,854	104%	$ 36,588,474	$ 39,069,657	107%	501,660	483,655	96%	$ 9.81	$ 9.73	99%	$72,965	$80,759	111%	$716	$ 786	110%	Month
Year to date	$4,701,808	$4,225,043	114%	$388,890,793	$422,041,172	109%	5,387,630	5,385,610	100%	$ 9.52	$10.01	105%	$72,182	$78,365	109%	$687	$ 785	114%	Year to date
January																			January - Month
																			Year to date
February																			February - Month
																			Year to date
March																			March - Month
																			Year to date
April																			April - Month
																			Year to date
May																			May - Month
																			Year to date
June																			June - Month
																			Year to date
July																			July - Month
																			Year to date
August																			August - Month
																			Year to date
September																			September - Month
																			Year to date
October																			October - Month
																			Year to date
November																			November - Month
																			Year to date
December																			December - Month
																			Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			Total group
Month	$ 83,040	$ 90,369	108%	$ 5,959,729	$ 6,658,720	112%	275,268	277,318	101%	$14.03	$13.60	97%	$21,651	$24,011	111%	$304	$ 327	108%	Month
Year to date	$ 884,586	$ 968,611	108%	$ 63,031,247	$ 69,900,872	111%	3,205,333	3,091,615	96%	$14.03	$13.71	98%	$19,664	$22,906	116%	$276	$ 314	114%	Year to date
January																			January - Month
																			Year to date
February																			February - Month
																			Year to date
March																			March - Month
																			Year to date
April																			April - Month
																			Year to date
May																			May - Month
																			Year to date
June																			June - Month
																			Year to date
July																			July - Month
																			Year to date
August																			August - Month
																			Year to date
September																			September - Month
																			Year to date
October																			October - Month
																			Year to date
November																			November - Month
																			Year to date
December																			December - Month
																			Year to date

Weekly premium ordinary

Month	$ 1,310	$ 1,485	113%	$ 30,744	$ 28,936	94%	12,392	8,337	67%	$2.48	$3.50	141%	$ 248	$ 347	140%	$12	$ 17	142%	Month
Year to date	$ 34,471	$ 15,734	46%	$ 909,236	$ 756,060	83%	371,109	224,660	61%	$2.63	$3.46	132%	$ 245	$ 337	138%	$13	$ 17	131%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
Year total						
Year to date						

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	100	99

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
Year total									
Year to date									

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
Year total						
Year to date						

INTEREST RATES

	THIS MONTH	LAST MONTH

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
Year total									
Year to date									

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
Year total									
Year to date									

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
Year total									
Year to date									

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES						
	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
Year total						
Year to date						

Number of Contributors Reporting . . .		
	THIS MONTH	LAST MONTH
Universal Life Sales	12	12

UL POLICY CHARACTERISTICS									
	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
Year total									
Year to date									

Group Sales Results

United States
Face Amount (in millions)
for 51 Companies

	1984	1985	1985/1984
Year total			
Year to date			

Canada
Face Amount (in thousands)
for 17 Companies

	1984	1985	1985/1984
Year total			
Year to date			

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